Case 16-06731 Doc 1 Fill in this information to identify your case:		Entered 02/29/16 10:55:30 age 1 of 93	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	Part 1: Identify Yourself						
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):					
1. Your full name	Michael	Brenda					
Write the name that is on	First name	First name					
your government-issued picture identification (for	Middle name	Middle name					
example, your driver's	Jones	Jones					
license or passport	Last name	Last name					
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)					
2. All other names you							
have used in the last	First name	First name					
8 years							
Include your married or	Middle name	Middle name					
maiden names.	Last name	Last name					
	First name	First name					
	Middle name	Middle name					
	Last name	Last name					
3. Only the last 4 digits of your Social	XXX - XX- <u>8946</u>	XXX - XX- <u>3044</u>					
Security number or	OR	OR					
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-					

Michae Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 16 155:30 Desc Main Debtor 1 Page 2 of 93 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 21314 Crimson Ct 21314 W Crimson Ct Number Street Number Street Plainfield Illinois 60544 Plainfield Illinois 60544 City State Zip Code State City Zip Code Will Will County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Tell the Court Abo	out four Baliki upicy cas					
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13					
8. How you will pay the fee	court for more details pay with cash, cashie behalf, your attorney in the law, a judge may, but 150% of the official prinstallments). If you contains the law is a judge may.	s about how you may pay. Tyler's check, or money order may pay with a credit card or in installments. If you choour Filing Fee in Installments (One be waived (You may requests not required to, waive you overty line that applies to you	pically, if you a If your attorney check with a pose this option, Official Form 103 st this option or tree, and may ur family size a fill out the Apple	sign and attach the Application for		
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When When When	MM/DD/YYYY MM/DD/YYYY	Case number Case number Case number		
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	When When	MM / DD / YYYY MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known		
11. Do you rent your residence?	No. Go to line Yes. Fill out <i>Init</i>	otained an eviction judgment against y 12. itial Statement About an Eviction Judgi uptcy petition.				

Michae Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 16 155:30 Desc Main Debtor 1 Page 4 of 93 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

Debtor 1 Michae Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 (140/55:30 Desc Main

t Name Middle Name

Document Document

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of

bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

 I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Michae Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 (140:55:30 Desc Main Page 6 of 93 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 1,000-5,000 25,001-50,000 1-49 18. How many creditors 5,001-10,000 50,001-100,000 **✓** 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Michael Jones /s/ Brenda Jones Signature of Debtor 2 Signature of Debtor 1 Executed on <u>2/29/2016</u> 2/29/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.				
/s/ Brent Ingram Signature of Attorney for Debtor		Date	2/29/2016 MM / DD / YYYY	
Brent Ingram				
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
City	State)	Zip Coo	ie
Contact phone		I	Email address	
Bar number			State	

Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Fill in this information to identify your case: Debtor 1 Michael Jones First Name Middle Name Last Name Debtor 2 Brenda Jones (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	φο.σσ
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,852.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,852.00
Part 2: Summarize Your Liabilities	_
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$36,144.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$58,567.00
Your total liabilities	\$94,711.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$5,143.35
5. Schedule J: Your Expenses (Official Form 106J)	\$5,122.00
Copy your monthly expenses from line 22, Column A, of Schedule J	φυ, 122.00

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Michae Case 16-06731 Doc 1 Filed 02/29/16 <u>Entered</u> 02/29/16 /160:55:30 <u>Desc Main</u> Debtor 1 Page 9 of 93 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,272.35 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

9d. Student loans. (Copy line 6f.)

\$0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

\$0.00

	Case 16-06731	Doc 1	Filed 02/29/16	Entered 02/29/16	10:55:30	Desc N	⁄lain
Fill in this	information to identify your case:	:		J			
Debtor 1	Michael		Jones				
	First Name	Middle N	Name Last N	lame			
Debtor 2	Brenda		Jones				
(Spouse, i	f filing) First Name	Middle N	Name Last N	lame			
United Sta	ates Bankruptcy Court for the:	Northern	District of III	inois State)			
Case num (If known)	ber			<u> </u>			
Officia	al Form 106A/B						Check if this is an amended filing
Sche	dule A/B: Prope	rty					12/1
responsib write your Part 1:	where you think it fits best. Be le for supplying correct inform name and case number (if knot Describe Each Residence I own or have any legal or eque No. Go to Part 2	nation. If more spown). Answer eve ce, Building, L	pace is needed, attach a ry question. .and, or Other Real	a separate sheet to this for I Estate You Own or H	m. On the top of	any additio	
	Yes. Where is the property?						
1.1	Street address, if available, or o	other description	What is the property? Single-family home		the amount of a	ny secured c	as or exemptions. Put laims on Schedule D: Secured by Property.
	——————————————————————————————————————	mici description	Duplex or multi-unit Condominium or co Manufactured or mo	operative	Current value entire property	of the C	urrent value of the ortion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other		Describe the n interest (such the entireties,	as fee simp	le, tenancy by
	, and the second	·	Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d	lebtors and another u wish to add about this ite	(see instru	uctions)	unity property
If you	own or have more than one, list he	ere:	property identification	ii iidiibei.			
1.2	Street address, if available, or c		What is the property? Single-family home Duplex or multi-unit		the amount of a	ny secured c	s or exemptions. Put laims on <i>Schedule D:</i> s <i>Secured by Property.</i>
			Condominium or co	operative	Current value entire property		urrent value of the ortion you own?
	Number Street		Land Investment property Timeshare Other		Describe the n interest (such the entireties,	as fee simp	le, tenancy by
	City State	Zip Code	Who has an interest in Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the debtor	lebtors and another u wish to add about this ite	(see instru	uctions)	unity property

Debtor 1 Mich	aeCase 16-0673	B1 Doc 1 F	Filed 02/29/16 Entered 02/29/16	#40:55: <u>30 Des</u>	sc Main
1.3	dress, if available, or othe	wi	Docume Name Page 11 of 93 That is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the portion you own?
Number	Street	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
		Cot	The has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item, so operty identification number:	Check if this is co (see instructions)	mmunity property
you have at	tached for Part 1. Write	that number here	of your entries from Part 1, including any entries fo	>	
ou own that sor		ease a vehicle, also re	report it on Schedule G: Executory Contracts and Unexp		
3.1 Mak Mod Year	lel: :	Saturn Vue 2003 114000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secure Creditors Who Have Cla	claims or exemptions. Put ed claims on <i>Schedule D:</i> aims Secured by Property.
Othe	er information:		☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see	Current value of the entire property? \$1500.00	Current value of the portion you own? \$1500.00
3.2 Mak Mod Year Appr	el:		instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any secure	claims or exemptions. Put ed claims on <i>Schedule D:</i> aims Secured by Property.
	er information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?

Debtor 1		Filed 02/29/16 Entered 02/29/14	6 <i>1</i> 40 ა55: <u>30 Desc M</u>	ain	
0.0	First Name Middle Name	Document Page 12 of 93	De est la latera en latera e		
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured claims of the amount of any secured claim		
	Year:	Debtor 1 only	Creditors Who Have Claims Se		
	Approximate mileage:		Croancro Who Have Claims Co	ocarca by 1 roporty.	
	·· <u> </u>	Debtor 2 only		ent value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property? porti	on you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured claims of		
	Model:	one.		cured claims on <i>Schedule D:</i>	
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Claims So	ecured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the Curr	ent value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property? porti	on you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured claims of	or exemptions. Put	
4.1				•	
	Model:	one. Debtor 1 only	the amount of any secured clain Creditors Who Have Claims Se		
	Approximate mileage:		Croancro Who Have Claims Co	ocarca by 1 Topony.	
		Debtor 2 only		Current value of the portion you own?	
	Other information:	Debtor 1 and Debtor 2 only	entire property? porti		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured claims of	or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Claims So	ecured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the Curr	ent value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property? porti	on you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
	• • •	instructions) all of your entries from Part 2, including any entries from			

Debtor 1 Michae Case 16-06731 First Name Doc 1 Filed 02/29/16 Entered 02/29/16 (140:55:30 Desc Main Documernte Page 13 of 93

Describe Your Personal and Household Items

D	o you own or ha	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	i. Household goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
	No		
✓	Yes. Describe	Misc used	\$800.00
	•	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games	
✓	No		
	Yes. Describe		
	stamp, coi	ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
È	Yes. Describe		
L	res. Describe		
		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
⊻	No		
	Yes. Describe		
	O. Firearms Examples: Pistols, rifle No Yes. Describe	es, shotguns, ammunition, and related equipment	
	1. Clothes Examples: Everyday of No.	clothes, furs, leather coats, designer wear, shoes, accessories	
✓	Yes. Describe	Misc used	\$500.00
	2. Jewelry Examples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
✓	No		
	Yes. Describe		
	3. Non-farm animals Examples: Dogs, cats No Yes. Describe		
1	4. Any other person	al and household items you did not already list, including any health aids you did not list	
7	No		
	Yes. Describe		
	5 Add the deller ::	lug of all of your antrice from Part 2, including any entrice for negge you have attached	
		lue of all of your entries from Part 3, including any entries for pages you have attached number here▶	\$1300.00

Debtor 1 Michae Case 16-06731 First Name Doc 1 Filed 02/29/16 Entered 02/29/16 120:55:30 Desc Main

Middle Name Docume Page 14 of 93 **Describe Your Financial Assets**

Do	you own or have a	ny legal or equitable inte	rest in any of the following	?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	✓ No	e in your wallet, in your home, in a s	afe deposit box, and on hand when yo	u file your petition Cash:	
17.			certificates of deposit; shares in credi unts with the same institution, list each		
	✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$40.00
		17.2. Checking account:	Bank of America		\$12.00
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded sto an LLC, partnership, a	ock and interests in incorporat and joint venture	ed and unincorporated businesse	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Deb	tor 1 Michae Case 1			<u>Entered</u> 02/29/166/160:5	5: <u>30 Desc Main </u>	
	First Name	Middle Nar	Document Document	Page 15 of 93		
20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.						
	Yes. Give specific information about them	Issuer name:				
21.	Examples: Interests in I		(k), 403(b), thrift savings accou	nts, or other pension or profit-sharing pla	ans	
	∐ No	Type of account:	Institution name:			
	Yes. List each		LIDE			
	account separately.	401(k) or similar plan	n: <u>0, 0</u>			
		Pension plan:				
		IRA:	-			
		Retirement account:				
		Keogh:				
		Additional account:				
		Additional account:				
22.	Your share of all unused	deposits you have made	e so that you may continue service rent, public utilities (electric, gas			
	Yes		Institution name:			
	_	Electric:				
		Gas:				
		Heating oil:				
		Security deposit on re	ental unit:			
		Prepaid rent:				
		Telephone:				
		Water:				
		Rented furniture:				
		Other:				
23.		or a periodic payment of	money to you, either for life or for	or a number of years)		
	✓ No					
	Yes	Issuer name and des	cription:			
		-				

Debt	or 1	Michae Ca First Name	ase 1	6-06731	Doc 1		02/29/16 cumethe	Entered (Page 16 o		@4000	Desc Main
24.				tion IRA, in a , 529A(b), and		a qualifie	d ABLE progra	m, or under a qu	ualified state	tuition program.	
		No Yes	Institutio	on name and d	escription. Sep	parately file	the records of a	ny interests.11 U.	.S.C. § 521(c):	_
25.		rcisable fo	r your b		s in property	(other the	an anything lis	ted in line 1), an	d rights or բ	oowers	
26.	LLI Pate	Yes. Desci		rademarks, ti	rade secrets,	and other	intellectual pro	pperty			
	Еха		net dom					sing agreements			
27.				and other ge mits, exclusive			ssociation holdin	gs, liquor license	es, profession	al licenses	
		No Yes. Desc	ribe								
Mor	ney (or prope	rty ow	ved to you?	?						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds ov	ved to y	ou							
		Yes. Give s about you al	them, in ready file	nformation acluding whether ed the returns ars	er					Federal: State:	
29.		nily suppor	t		ny, spousal suj	oport, child	support, mainte	nance, divorce se	ettlement, prop	Local: perty settlement	
	V	No								•	
	Ħ		pecific ir	nformation						Alimony:	
										Maintenance:	
										Support:	
										Divorce settlement	:
										Property settlemen	t:
30.		<i>mples:</i> Unpa	aid wage	one owes you es, disability ins ity benefits; unp			-	pay, vacation pay,	workers' con	npensation,	
		No									
	Ш,	Yes. Descri	be								

Deb	tor 1	Michae Case 16 First Name	6-06731	Doc 1 Middle Name	Filed 02/29/1		9/16/160:55: <u>30</u>	Desc Main
31.		rests in insurance mples: Health, disabi		rance; health		; credit, homeowner's, or re	enter's insurance	
	✓	No Yes. Name the insur of each policy and lis			Company name: Term		Beneficiary:	Surrender or refund value:
32.	If yo		of a living trust		meone who has died ceeds from a life insuran	ce policy, or are currently er	ntitled to receive	1 ———
33.					u have filed a lawsuit once claims, or rights to so	r made a demand for pay	ment	
		No Yes. Describe						
34.		er contingent and e	unliquidated	claims of e	very nature, including	counterclaims of the deb	otor and rights	-
	✓	No Yes. Describe]
35.	_	financial assets yo	u did not alrea	ady list				_
		Yes. Describe]
36.						ntries for pages you have		\$52.00
Part	5:	Describe Any B	usiness-Re	elated Pro	operty You Own or	Have an Interest In.	List any real estate i	in Part 1.
37.	Doy	ou own or have an	y legal or equ	ıitable inter	est in any business-re	ated property?		
	✓	No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable or	commissions	s you alread	dy earned			
		No Yes. Describe						7
39.	Offic	ce equipment, furn			nodems, printers, copiers	, fax machines, rugs, teleph	ones, desks, chairs, electror	nic devices
		No Yes. Describe						

		Michae Case 16 First Name		Doc 1	Filed 02/29/16 Document	Page 18 of 93	1.6 (1 1.0	esc Main	
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade			
	✓	No							
		Yes. Describe							_
41.	Inve	entory							
	✓	No							
		Yes. Describe							
42.	Inte	rests in partnershi	ps or joint ve	entures					
	✓								
					Name of entity:		% of ownership:		
		Yes. Give specific information about							
		them							_
								<u> </u>	_
									_
43. C	Custo	omer lists, mailing	lists, or othe	r compilatio	ns				
	✓								
		Yes. Do your lists inc	clude persona	lly identifiable	e information (as defined in	11 U.S.C. § 101(41A))?			
		☐ No							
		Yes. Descr	ibe						
		_							_
44.	Any	business-related p	roperty you	did not alrea	dy list				
	✓	No							
		Yes. Give specific							_
		information							_
									_
									_
									_
									_
			•			for pages you have attacl			
Part	6:	Describe Any F	arm- and (Commerci mland, list it in	al Fishing-Related P	roperty You Own or I	Have an Interest In	l.	
46.	Do	you own or have a	ny legal or eg	uitable inter	rest in any farm- or comm	nercial fishing-related prop	erty?		
		No. Go to Part 7.	- '		•		-	Current value of th	е
	Ħ	Yes. Go to line 47.						portion you own?	
	Ш	103. 00 10 11110 47.						Do not deduct secure claims	d
								or exemptions	
47.		m animals							
	Exa	mples: Livestock, pou	ultry, farm-raise	ed fish					
	✓	No							
		Yes. Describe							

Deb	tor 1 Michae Case 16-067 First Name			Entered 02/29/11.6 /14.0:55:30 Page 19 of 93	Desc Main
48.	Crops-either growing or harv		ocament	1 age 13 01 30	
	✓ No				
	Yes. Describe				
49.	Farm and fishing equipment,	implements, machinery,	fixtures, and tools	of trade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplies, ch	emicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commercial fish Examples: Livestock, poultry, farm		u did not already lis	st	
	✓ No				
	Yes. Describe				
	dd the dollar value of all of you art 6. Write that number here				
Part				nat You Did Not List Above	
53.	Do you have other property of Examples: Season tickets, countr		eady list?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all of you	r entries from Part 7. Wri	te that number he	re	
	·				
Part	8: List the Totals of Eac	h Part of this Form			
55. F	Part 1: Total real estate, line 2			>	
56. p	part 2 total vehicles, line 5		\$1500.00		
57. P	art 3: Total personal and house	ehold items, line 15	\$1300.00		
58. P	art 4: Total financial assets, line	e 36	\$52.00	<u></u>	
59. F	Part 5: Total business-related p	roperty, line 45	402.00		
60. F	Part 6: Total farm- and fishing-r	elated property, line 52			
61. F	Part 7: Total other property not	listed, line 54			
62. 1	Total personal property. Add line	s 56 through 61	\$2852.00		+ \$2852.00
	- -		ψ2002.00	Copy personal property t	
					\$2852.00
63. T	otal of all property on Schedule	A/B. Add line 55 + line 62	<u>) </u>		

Eill i	in this inform	Case 16-06731 Fation to identify your case:	oc 1 Filed 02/	29/16 Entered 02	/29/16 10:55:30	Desc Main
	otor 1	Michael	MC Lilla Mana	Jones		
		First Name	Middle Name	Last Name		
	otor 2 ouse. if filing)	Brenda First Name	Middle Name	Jones Last Name		
				District of Illinois		
	se number nown)			(State)		
Of	ficial F	Form 106C				Check if this is a amended filing
Sc	hedul	e C: The Proper	tv You Claim	as Exempt		12/1
the for is to exercise the control of the control o	each iten o state a s mpted up eive certa mption of perty is d ti: Ident Which set	additional pages, write you claim specific dollar amount a to the amount of any a in benefits, and tax-exe 100% of fair market valetermined to exceed the of exemptions are you claim e claiming state and federal none claiming federal exemptions.	as exempt, you mus exempt. Alternative pplicable statutory empt retirement fundat amount, your exempt im as Exempt img? Check one only, even pankruptcy exemptions. 11 II U.S.C. § 522(b)(2)	st specify the amount of vely, you may claim the limit. Some exemption ds—may be unlimited it limits the exemption to emption would be limited in if your spouse is filing with your spouse is the your spou	of the exemption you full fair market value s—such as those for n dollar amount. However, and to the applicable such	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property and li le A/B that lists this property		Amount of the exemption y Check only one box for each	•	cific laws that allow exemption
			Schedule A/B			
	Brief description	: Misc used	\$800.00	▽		735 ILCS 5/12-1001(b)
	Line from Schedule A	VB: 06	_	\$800.0 100% of fair market value applicable statutory limit		
	Brief			.,		735 ILCS 5/12-1001(a)
	description	Misc used	\$500.00	\$500.0	<u></u>	
	Line from Schedule A	VB: <u>11</u>		100% of fair market value applicable statutory limit		
3.	(Subject to		y 3 years after that for case	5? es filed on or after the date of adj	,	

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Addition	nai Page			
•	ion of the property and line A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
Brief description:	Chase	\$40.00	\$40.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Bank of America	\$12.00	\$12.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	UPS	none		735 ILCS 5/12-1006
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Term	none		735 ILCS 5/12-1001(h)(3)
Line from Schedule A/B:	31		100% of fair market value, up to any	

		Case 16-0		Doc 1	Filed 0	2/29/16	Entered 02/	29/16 10:55:30	Desc Main	
Fill ir	n this inform	ation to identify you	ur case:				J			
Deb	tor 1	Michael				Jones				
		First Name		Midd	lle Name	Last N	ame			
	tor 2	Brenda				Jones				
(Spo	use, if filing)	First Name		Midd	lle Name	Last N	ame			
Unite	ed States Ba	ankruptcy Court for	the: No	rthern		District of Illi	nois State)			
	e number lown)									
Off	ficial F	orm 106	D							neck if this is a nended filing
Sc	hedu	le D: Cre	editor	s Wh	o Hav	e Clain	ns Secur	ed by Prope	erty	12/1
								ther, both are equal		supplying
	-		_					ut, number the entr		
orm	. On the	top of any ad	ditional p	oages, w	vrite your n	name and c	ase number (if	known).		
1.	Do any cre	ditors have claim	s secured b	oy your pr	operty?					
						other schedules	s. You have nothing o	else to report on this form.		
		II in all of the inforn			•		· ·	•		
Part		All Secured Cla								
				nore then	ana aggurad ak	oim list the are	editor apparataly for	oooh Column A	Column B	Column C
		re than one credito					editor separately for eart 2. As much as	Amount of claim	Value of collateral	Unsecured
	possible, lis	t the claims in alph	nabetical ord	er accordi	ng to the credi	tor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
		OTOR CREDIT C	00					\$27,948.00	\$0.00	\$27,948.00
	Creditor's Na			Describe	the property	that secures	the claim:			
	Number	ESTERN AVE Street		060 Auton	nobile					
	Number	Olicci		As of the	date you file,	the claim is:	Check all that apply.			
				Conti	ngent					
	TORRANC Citv	E California State	90501 ZIP Code	Unliq	uidated					
		the debt? Check		Dispu	ıted					
	✓ Debtor			Nature of	f lien. Check a	ll that apply.				
	Debtor	•		☐ An ac	rreement vou n	nade (such as	mortgage or secured	d		
	=	1 and Debtor 2 onl	lv	car lo		nado (odon do	mongago or occurre	u .		
	=	one of the debtors	•	Statu	tory lien (such	as tax lien, me	chanic's lien)			
	another			Judgr	ment lien from	a lawsuit				
	Check	if this claim relate	es to a	Other	(including a ri	ght to offset)				
		unity debt	1/4/204E		,		N829			
_			3/1/2015	Lasi 4 ui	gits of accour	it number	14020			
	SPRINGLE. Creditor's Na	AF FINANCIAL S		Describe	the property	that secures	the claim:	\$8,196.00	\$1,500.00	\$6,696.00
	3632 W 95			0-1	. 1)/-1 - 04.5	.00.00				
	Number	Street			ue Value: \$1,5		Check all that apply.			
					ngent	ule ciaiiii is.	Спеск ан шасарріу.			
	Evergreen	park		=	J					
		•	60805	= '	uidated					
	City	State	ZIP Code	☐ Dispu						
		the debt? Check	one.	_	f lien. Check a					
	✓ Debtor Debtor			An ag car lo		nade (such as	mortgage or secured	d		
	Debtor	1 and Debtor 2 only	ly	Statu	tory lien (such	as tax lien, me	chanic's lien)			
		one of the debtors	and	Judgr	ment lien from	a lawsuit				
	another		4.	Other	(including a ri	ght to offset) _				
	comm	if this claim relate unity debt vas incurred 7		Last 4 dig	gits of accour	nt number	3792			
				entries in	n Column A o	n this nage \	Write that number	\$36.144.00		

here:

		Case 16-06731	Doc 1 Filed	1 02/29/16	Entered 02/	29/16 10:55:30	Desc	Main	
Fill in	this informa	ation to identify your case				0/10 10.00.00	D 000	Widiii	
Debto	or 1	Michael First Name	Middle Name	Jones Last N	ame				
Debto (Spou		Brenda First Name	Middle Name	Jones Last N					
Unite	d States Ba	nkruptcy Court for the:	Northern	District of III	inois				
Case (If kno	number own)			(0	male)				
Offi	cial Fo	orm 106E/F				<u> </u>	Ched	ck if this is an	amended filing
Scl	hedu	le E/F: Cre	ditors Who	Have U	nsecured	d Claims			12/15
party t 106A/E are list the bo	to any exects) and on Sted in Scheotes on the	cutory contracts or une Schedule G: Executory edule D: Creditors Who e left. Attach the Contin	le. Use Part 1 for credite xpired leases that could Contracts and Unexpire to Hold Claims Secured uation Page to this page Y Unsecured Claim	I result in a claim. ed Leases (Officia by Property. If mo le. On the top of a	Also list executory al Form 106G). Do rore space is needed	/ contracts on <i>Schedule</i> not include any creditor d, copy the Part you ne	e <i>A/B: Prop</i> s with parti ed, fill it out	erty (Officia ally secured t, number the	Il Form I claims that e entries in
1.	_ ′	ditors have priority unso to Part 2.	secured claims against y	you?					
 	identify wha possible, lis Part 1. If mo	it type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has r aim has both priority and n al order according to the c ds a particular claim, list th laim, see the instructions t	onpriority amounts creditor's name. If y ne other creditors ir	list that claim here a ou have more than t Part 3.	and show both priority and	nonpriority a	amounts. As r	much as
							Total claim	Priority amount	Nonpriority amount

Doc 1 Michae Case 16-06731 Debtor 1 Documernt Page 24 of 93 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 ATG CREDIT \$47.00 Last 4 digits of account number 2295 Nonpriority Creditor's Name 1700 W CORTLAND ST STE When was the debt incurred? 11/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60622 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.2 ATG CREDIT \$41.00 2409 Last 4 digits of account number Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2 When was the debt incurred? 8/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60622 Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 BK OF AMER \$1,817.00 0801 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 15026 When was the debt incurred? 5/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington Delaware 19801 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed V Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes

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irist Name Middle Name Document Page 25 of 93

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 BK OF AMER \$1,817.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 15026 When was the debt incurred? 5/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19801 Delaware Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? ◪ **✓** No ☐ Yes 4.5 CAP ONE \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 26525 N RIVERWOODS BLVD When was the debt incurred? 12/1/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent **METTAWA** 60045 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Ͷ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Is the claim subject to offset? No Yes 4.6 Capital One \$2,304.00 Last 4 digits of account number 4005 Nonpriority Creditor's Name Po Box 30281 When was the debt incurred? 6/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City 84130 Utah Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Is the claim subject to offset? |**~**| No

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.							
4.7	Capital One	Last 4 digits of account number 2286	\$0.00				
	Nonpriority Creditor's Name Po Box 30281	When was the debt incurred? 12/1/2007					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Salt Lake City Utah 84130	Contingent					
	City State Zip Code	Unliquidated					
	Who incurred the debt? Check one. Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ Other. Specify					
	No	<u> </u>					
	Yes						
4.8	CAPITAL ONE BANK USA N	- Last 4 digits of account number	\$2,304.00				
	Nonpriority Creditor's Name PO BOX 85520						
	Number Street	When was the debt incurred? 6/1/2015					
		As of the date you file, the claim is: Check all that apply.					
	RICHMOND Virginia 23285	Contingent					
	City State Zip Code	Unliquidated					
	Who incurred the debt? Check one. Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ Other. Specify					
	✓ No	_					
	Yes						
4.9	CB/ANNTYLR	Last 4 digits of account number 1275	\$1,872.00				
	Nonpriority Creditor's Name P.O. Box 1304	When was the debt incurred? 2/1/2014					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	New Haven Connecticut 06505	Contingent					
	City State Zip Code	Unliquidated					
	Who incurred the debt? Check one. Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ Other. Specify					
	✓ No						
	Yes						

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	After listing any entries on this page, number them beginning of CB/ASTEWRT Nonpriority Creditor's Name 220 W SCHROCK RD Number Street COLUMBUS Ohio 43081 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number	\$0.00
4.11	Yes CB/AVENUE Nonpriority Creditor's Name 245 OLD COUNTRY RD Number Street MELVILLE New York 11747 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	— Last 4 digits of account number	\$0.00
4.12	CB/CATHRNS Nonpriority Creditor's Name 1103 allen dr Number Street Milford Ohio 45150 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number4399When was the debt incurred?5/1/2008 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00

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Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.13 CB/LNBRYNT \$1,800.00 Last 4 digits of account number Nonpriority Creditor's Name Post Office Box 659562 When was the debt incurred? 5/1/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent San Antonio Texas Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.14 CB/WMNWTHN \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 182789 When was the debt incurred? 11/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **COLUMBUS** 43218 Ohio Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? \square Other. Specify **✓** No Yes 4.15 CBNA \$2,276.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6497 When was the debt incurred? 8/1/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57117 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|~**| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify **✓** No Yes

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Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Michae Case 16-06731 First Name

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.16	CCB/HSN	Last 4 digits of account number 7565	\$3,610.00
	Nonpriority Creditor's Name PO BOX 182120	When was the debt incurred? 7/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	COLUMBUS Ohio 43218	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.17	CHASE	Last 4 digits of account number 1308	\$171.00
	Nonpriority Creditor's Name PO Box 15298	When was the debt incurred? 6/1/2007	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington Delaware 19850	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.18	CHASE CARD	Last 4 digits of account number	\$171.00
	Nonpriority Creditor's Name PO BOX 15298	When was the debt incurred? 6/1/2007	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	WILMINGTON Delaware 19850	=	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

Michae Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 16 16 15:30 Desc Main Debtor 1 Document Page 30 of 93 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 CITI \$1,600.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 6241 When was the debt incurred? 11/1/2007 Street Number As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57117 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{V}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.20 CITI \$1,600.00 Last 4 digits of account number 3940 Nonpriority Creditor's Name

When was the debt incurred?

Contingent

As of the date you file, the claim is: Check all that apply.

11/1/2007

Cit	ty State	Zip Code	Unliquidated					
W	ho incurred the debt? Check one. Debtor 1 only	·	Disputed					
¥	Debtor 2 only		Type of NONPRIORITY unsecured claim:					
F	Debtor 2 only Debtor 1 and Debtor 2 only		Student loans					
F	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a commun	ity debt	Debts to pension or profit-sharing plans, and other similar debts					
İs	the claim subject to offset?		Other. Specify					
✓	No							
	Yes							
	DMENITY BANK/ANNTYLR		— Last 4 digits of account number —	\$1,872.00				
	onpriority Creditor's Name DBOX 182273		When was the debt incurred? 2/1/2014					
	imber Street		When was the dest mounted:					
			As of the date you file, the claim is: Check all that apply.					
-	DLUMBUS Ohio	43218	Contingent					
Cit		Zip Code	Unliquidated					
W	ho incurred the debt? Check one.	·	Disputed					
⊻	Debtor 1 only		Type of NONPRIORITY unsecured claim:					
<u> </u>	Debtor 2 only		Student loans					
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that					
	At least one of the debtors and another		you did not report as priority claims					
	Check if this claim relates to a commun	ity debt	Debts to pension or profit-sharing plans, and other similar debts					
Is	the claim subject to offset?		✓ Other. Specify					
✓	No							
	Yes							

PO BOX 6241

SIOUX FALLS

Street

South Dakota

57117

Number

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	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim			
4.22	COMENITY BANK/AVENUE Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00	
	PO BOX 2974	When was the debt incurred? 6/1/2012		
	Number Street	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Mission Kansas 66201	Unliquidated		
	City State Zip Code Who incurred the debt? Check one.	Disputed		
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	<u></u>		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	✓ Other. Specify		
	✓ No			
	Yes			
4.23	COMENITY BANK/CATHRINS	Last 4 digits of account number	\$0.00	
	Nonpriority Creditor's Name PO Box 659728	When was the debt incurred? 5/1/2008		
	Number Street	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	San Antonio Texas 78265	Unliquidated		
	City State Zip Code Who incurred the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	✓ Other. Specify		
	<u>✓</u> No			
	Yes			
4.24	COMENITY BANK/LNBRYANT	Last 4 digits of account number	\$1,800.00	
	Nonpriority Creditor's Name 4590 E BROAD ST	When was the debt incurred? 5/1/2008		
	Number Street	As of the date you file the claim is Check all that apply		
		As of the date you file, the claim is: Check all that apply. Contingent		
	COLUMBUS Ohio 43213	Unliquidated		
	City State Zip Code Who incurred the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	✓ Other. Specify		
	✓ No			
	Yes			

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ı aıt	24 Tour NONF MONTH Offsecured Claims - Continu	dation i age	
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		
4.25	COMENITY BANK/PIER 1	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 4590 E BROAD ST	When was the debt incurred? 4/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	COLUMBUS Ohio 43213	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.26	COMENITY BANK/WOMNWTHN	— Lact 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 4590 E BROAD ST	Last 4 digits of account number	<u> </u>
	Number Street	When was the debt incurred? 11/1/2012	
		As of the date you file, the claim is: Check all that apply.	
	COLUMBUS Ohio 43213	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	☐ Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.27	COMENITY CAPITAL/HSN Nonpriority Creditor's Name	Last 4 digits of account number	\$3,610.00
	995 W 122ND AVE	When was the debt incurred? 7/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WESTMINSTER Colorado 80234	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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irist Name Middle Name Document Page 33 of 93

Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.28 CREDITORS COLLECTION B \$130.00 Last 4 digits of account number Nonpriority Creditor's Name 755 ALMAR PKWY When was the debt incurred? 11/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BOURBONNAIS** Illinois 60914 Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.29 CREDITORS COLLECTION B \$91.00 Last 4 digits of account number 5600 Nonpriority Creditor's Name 755 ALMAR PKWY When was the debt incurred? 11/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BOURBONNAIS** 60914 Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? \square Other, Specify **✓** No Yes 4.30 ENHANCED RECOVERY CO L \$421.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify **✓** No

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
Nonpr CSCL Numb DES N City Who D A I Is the	MOINES lowa 50306 State Zip Code incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only at least one of the debtors and another Check if this claim relates to a community debt e claim subject to offset?	Last 4 digits of account number5563 When was the debt incurred?12/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
Nonpr PO 18 Numb Arling City Who D Arling City None None None None None None None None	ton Texas 76096 State Zip Code incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only at least one of the debtors and another Check if this claim relates to a community debt e claim subject to offset?	Last 4 digits of account number	\$0.00
Nonpr 20 N V Numb Chica City Who D A I Is the	Illinois 60606 State Zip Code incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt e claim subject to offset?	Last 4 digits of account number	\$0.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
IL DEPT OF HEALTHCARE Nonpriority Creditor's Name 100 S GRAND AV EAST Number Street	Last 4 digits of account number	\$3,109.00
Akron Ohio 44333 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$0.00
Akron Ohio 44309 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Vas	Last 4 digits of account number When was the debt incurred? 12/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$0.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		
4.37	After listing any entries on this page, number them beginning KOHLS/CAPONE Nonpriority Creditor's Name PO Box 3004 Number Street Milwaukee Wisconsin 53201 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number8526 When was the debt incurred?8/1/2012 As of the date you file, the claim is: Check all that apply. ContingentUnliquidatedDisputed Type of NONPRIORITY unsecured claim: Student loansObligations arising out of a separation agreement or divorce that you did not report as priority claimsDebts to pension or profit-sharing plans, and other similar debtsOther. Specify	Total claim \$497.00
	Yes KOHLS/CAPONE Nonpriority Creditor's Name PO Box 3004 Number Street	— Last 4 digits of account number — When was the debt incurred? 8/1/2012 As of the date you file, the claim is: Check all that apply. — Contingent — Unliquidated — Disputed Type of NONPRIORITY unsecured claim: — Student loans — Obligations arising out of a separation agreement or divorce that you did not report as priority claims — Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$497.00
	ANE BRYANT RETAIL/SOA Nonpriority Creditor's Name 3344 Morse Crossing Number Street Columbus Ohio 43219 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred? 5/1/2008 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$0.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$324.00
MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street	Last 4 digits of account number	\$219.00
MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 1970 When was the debt incurred? 10/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$193.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$135.00
MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$110.00
### MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street	Last 4 digits of account number	\$87.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
After listing any entries on this page, number them beginning 4.46 MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number	Total claim \$61.00
Is the claim subject to offset? No Yes	Other. Specify	
MONTEREY FINANCIAL SVC Nonpriority Creditor's Name 4095 AVENIDA DE LA PLATA Number Street	Last 4 digits of account number 0482 When was the debt incurred? 8/1/2005 As of the date you file, the claim is: Check all that apply.	\$0.00
OCEANSIDE California 92056 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 	
Nuvell Nonpriority Creditor's Name P.O. Box 9001951 Number Street	Last 4 digits of account number 3333 When was the debt incurred? 11/1/2002 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
Louisville Kentucky 40290 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

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After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.49 NW COLLECTOR Nonpriority Creditor's Name 3601 ALGONQUIN RD SUITE 232 Number Street	Last 4 digits of account number 4724 When was the debt incurred? 9/1/2009 As of the date you file, the claim is: Check all that apply.	\$299.00
ROLLING Illinois 60008 MEADOW City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
A.50 NW COLLECTOR	Last 4 digits of account number 5883 When was the debt incurred? 8/1/2009 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$139.00
Is the claim subject to offset? V No Yes 4.51 Santander Consumer USA Nonpriority Creditor's Name PO Box 961245 Number Street	Cother. Specify	\$0.00
Fort Worth Texas 76161 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

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Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.52 SPRINGLEAF FINANCIAL S \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 3632 W 95th St When was the debt incurred? 11/1/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent Evergreen park Illinois 60805 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No ☐ Yes 4.53 STATE COLLECTION SERVI \$120.00 Last 4 digits of account number 2804 Nonpriority Creditor's Name 2509 S STOUGHTON RD When was the debt incurred? 10/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MADISON** Wisconsin 53716 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? \square Other, Specify **✓** No Yes 4.54 SYNCB/AMAZON \$570.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965015 When was the debt incurred? 12/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify **✓** No

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.55	SYNCB/AMAZON Nonpriority Creditor's Name PO BOX 965015 Number Street	Last 4 digits of account number 6126 When was the debt incurred? 12/1/2014 As of the date you file, the claim is: Check all that apply.	\$570.00
	ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
4.56	SYNCB/ASHHOM Nonpriority Creditor's Name 19800 South La Grange Road Number Street Mokena Illinois 60448 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Last 4 digits of account number	\$794.00
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	SYNCB/ASHLEY HOMESTORE Nonpriority Creditor's Name 950 FORRER BLVD Number Street	Last 4 digits of account number When was the debt incurred? 7/1/2015 As of the date you file, the claim is: Check all that apply.	\$794.00
	KETTERING Ohio 45420 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
	✓ No ✓ Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
SYNCB/EVINE Nonpriority Creditor's Name 6740 Shady Oak Rd Number Street	Last 4 digits of account number 0484 When was the debt incurred? 9/1/2015	\$0.00
Eden Prairie Minnesota 55344 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
SYNCB/EVINE Nonpriority Creditor's Name 6740 Shady Oak Rd Number Street	Last 4 digits of account number When was the debt incurred? 9/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
4.60 SYNCB/HH GREGG Nonpriority Creditor's Name PO BOX 965036 Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$731.00
ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	

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rait	1001 NONF KIOKITT Offsecured Claims - Continu	adion i age	
	After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.61	SYNCB/HHGREG	Last 4 digits of account number 3563	\$731.00
	Nonpriority Creditor's Name C/O PO BOX 965036	When was the debt incurred? 4/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	ORLANDO Florida 32896	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.62	SYNCB/HOME DESIGN NAHF Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	950 FORRER BLVD	When was the debt incurred? 9/1/2010	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	KETTERING Ohio 45420		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.63	SYNCB/JCP	— Last 4 digits of account number 0004	\$0.00
	Nonpriority Creditor's Name PO BOX 965007	When was the debt incurred? 10/1/2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	ORLANDO Florida 32896	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.64	SYNCB/JCP	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO BOX 965007	When was the debt incurred? 10/1/2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	ORLANDO Florida 32896	Contingent	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.65	SYNCB/OLD NAVY	Last 4 digits of account number	\$452.00
	Nonpriority Creditor's Name PO BOX 965005	When was the debt incurred? 6/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ORLANDO Florida 32896	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u></u>	
	Debtor 1 and Debtor 2 only	Student loans Obligations origing out of a constation agreement or diverse that	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.66	SYNCB/OLDNAV	Last 4 digits of account number 1246	\$452.00
	Nonpriority Creditor's Name P.O. BOX 29116	When was the debt incurred? 6/1/2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	SHAWNEE MISSIO Kansas 66201	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u></u>	
	Debtor 1 and Debtor 2 only	Student loans Obligations origing out of a constation agreement or diverse that	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Voc		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5. followed by 4.6. and so forth.	Total claim
	SYNCB/QVC	mar no, renemed by no, and so retain	\$1,754.00
4.07	Nonpriority Creditor's Name	Last 4 digits of account number 3199	\$1,754.00
	950 Forrer Blvd Number Street	When was the debt incurred? 8/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Dayton Ohio 45420 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	—	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	불	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt		
	Is the claim subject to offset? No	Other. Specify	
	=		
	L Yes		
4.68	SYNCB/QVC Nonpriority Creditor's Name	Last 4 digits of account number	\$1,754.00
	950 Forrer Blvd	When was the debt incurred? 8/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Dayton Ohio 45420	Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one. ✓ Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	<u></u> Yes		
4.69	SYNCB/SAMS CLUB	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 4125 WINDWARD PLAZA	When was the debt incurred? 8/1/2004	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	ALPHARETTA Georgia 30005	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	□ Ves		

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Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.70	SYNCB/TJX Nonpriority Creditor's Name PO BOX 965015 Number Street	Last 4 digits of account number 1453 When was the debt incurred? 11/1/2013	\$972.00
	Number Street ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.71	SYNCB/TJX COS Nonpriority Creditor's Name PO BOX 965005 Number Street ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? 11/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$972.00
4.72	SYNCB/WALMAR Nonpriority Creditor's Name PO BOX 965024 Number Street EL PASO Texas 79998 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$4,116.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.73	<u>SYNCB/WALMART</u>	— Last 4 digits of account number	\$4,402.00
	Nonpriority Creditor's Name PO BOX 981400	Last 4 digits of account number	
	Number Street	When was the debt incurred? 6/1/2012	
		As of the date you file, the claim is: Check all that apply.	
	EL PASO Texas 79998	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes		
4.74	THD/CBNA Nonpriority Creditor's Name	Last 4 digits of account number 2830	\$2,276.00
	PO Box 6497	When was the debt incurred? 8/1/2007	
	Number Street	As of the date you file the claim is Check all that apply	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Sioux Falls South Dakota 57117	—	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	☐ Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.75	TOYOTA MOTOR CREDIT CO	— Last 4 digits of account number S379	\$0.00
		<u></u>	
	Number Street		
	TORRANCE California 90501		
	City State Zip Code	Unliquidated	
		Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	<u>'</u>	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that	
	불		
		✓ Other. Specify	
4.75	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes TOYOTA MOTOR CREDIT CO Nonpriority Creditor's Name 19001 S WESTERN AVE Number Street TORRANCE California 90501	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$0.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
TOYOTA MOTOR CREDIT CO Nonpriority Creditor's Name 19001 S WESTERN AVE Number Street	Last 4 digits of account numberL916	\$0.00
VERIZON WIRELESS Nonpriority Creditor's Name PO BOX 4002 Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$2,083.00
WFFNATBANK Nonpriority Creditor's Name 5772 Buford Hwy Ne Number Street Doraville Georgia 30340 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? 12/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00

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Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.											
				Total claims								
Total claims from Part 1	6a.	Domestic support obligations. 66	a.	\$0.00								
	6b.	Taxes and certain other debts you owe the 6	b.	\$0.00								
	6c.	Claims for death or personal injury while you were intoxicated 6	C.	\$0.00								
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	d.	\$0.00								
	6e.	Total. Add lines 6a through 6d.	e.	\$0.00								
				Total claims								
Total claims from Part 2	6f.	Student loans 6	f.	\$0.00								
	6g.	Obligations arising out of a separation agreement or divorce 6 that you did not report as priority claims	g.	\$0.00								
	6h.	Debts to pension or profit-sharing plans, and other similar debts	h.	\$0.00								
	6i.	Other. Add all other nonpriority unsecured claims. Write that 6 amount here.	i.	\$58,567.00								
	6j.	Total. Add lines 6f through 6i.	j.	\$58,567.00								

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Fill in	this inform	ation to identify your c		1 110 117 17	212 311 (1		11.11.17.17	23/10 10.0	55.50	DC3C IVIA	
Debto	or 1	Michael First Name	Mide	dle Name	Jones Last N						
Debto (Spou		Brenda First Name	Midd	dle Name	Jones Last N						
Unite	d States Ba	ankruptcy Court for the	: Northern		_ District of III	linois State)					
Case (If knd	number own)										
Off	icial F	orm 1060	3					1			Check if this is a amended filing
Sch	nedul	e G: Execu	tory Cor	ntracts	and Un	expi	red Le	eases			12/1
space case r	is needed number (if	,	l page, fill it out,	number the e	ntries, and at	•		•		•	
I. D		ave any executor ck this box and file this	-	-		′ou have r	nothing else t	o report on this	form.		
~	Yes. Fill i	n all of the information	below even if the	contracts or lea	ases are listed	on <i>Sche</i>	dule A/B: Pro	pperty (Official F	orm 106A	/B).	
		ely each person or c e, cell phone). See th									
	Person	or company with wh	nom you have the	e contract or le	ease			State what the	e contrac	t or lease is for	
2.1	TOYOTA Name	MOTOR CREDIT				_		Auto Lease, Debtor is Lesse Auto Lease	e,		
	1111 W 22 Number	ND ST STE 420 Street				_					
	OAK BRO		Illinois	60523							
	City		State	Zip Cod	de						

	Case 16-0673	1 Doc 1 Filed 0	2/20/16 Entered	<u>1 02/2</u> 9/16 10:55:30	Desc Main
Fill in this i	information to identify your case		2/29/16 Fillerer	102129/10 10.55.30	Desc Main
Debtor 1	Michael First Name	Middle Name	Jones Last Name		
Debtor 2 (Spouse, it	Brenda f filing) First Name	Middle Name	Jones Last Name		
United Sta	ites Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case num	ber				
Officia	al Form 106H				Check if this is a amended filing
	dule H: Your Co	debtors			12/1:
1. Do yo					ase number (if known). Answer
Louisia	ana, Nevada, New Mexico, Pue No. Go to line 3. Yes. Did your spouse, former sp	erto Rico, Texas, Washington, a	ind Wisconsin.)	munity property states and territor Fill in the name and current addres	ies include Arizona, California, Idaho, ss of that person.
	Name of your spouse, for	ormer spouse, or legal equivale	nt	_	
	Number Street			<u> </u>	
	City	State	Zip Code	_	
as a c	odebtor only if that person i	s a guarantor or cosigner. N	lake sure you have listed		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> blumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill i <u>n</u>	this information to identi	fy your case:			9/16 10:5	55:30	Desc Mair	า
				ige oo or a	,5			
Debtor	r 1 <u>Michael</u> First Name	Middle Name	Jones Last Nam					
Debtor		Wildale Harrie	Jones	C	С	heck if this	s is:	
	se, if filing) First Name	Middle Name	Last Nam	e		An ame	nded filing	
	States Bankruptcy Court for the:		District of Illinoi					ost-petition chapter 13
Ormou	Otatoo Barini apioy Godit for tilo.	- Torunom	(State			expense	es as of the followi	ing date:
Case r (If know	number vn)					MM / DI	D/YYYY	
Offic	cial Form 106l							
Sch	edule I: Your In	come						12/15
nclud nform ages	de information about yo nation about your spous	rrect information. If you ur spouse. If you are se se. If more space is need ase number (if known). <i>A</i>	parated and y led, attach a	your spouse separate she	is not filing	with yo	u, do not inc	clude
	Fill in your employment		Debtor 1			Debtor 2	!	
	information.	Employment status						
	If you have more than one	Employment status	Employed			Employ		
	job,		✓ Not Emplo	yed		✓ Not En	nployed	
	attach a separate page with information about additional	Occupation						
	employers.	•						
		Employer's name						
	Include part time, seasonal, or	Employer's address						
	self-employed work.		Number Street			Number Stre	et	
	Occupation may include student							
	or homemaker, if it applies.							
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	·		·	,		·
	_	non long employed allore.			-			
Part	2: Give Details About	Monthly Income						
	nate monthly income as of the eparated.	e date you file this form. If you h	nave nothing to re	port for any line,	write \$0 in the spa	ace. Includ	e your non-filing s	pouse unless you
	or your non-filing spouse have marate sheet to this form.	ore than one employer, combine	the information for	all employers fo	r that person on th	ne lines bel	ow. If you need m	ore space, attach
				For D	eptor 1	For Debte non-filing		
		ary, and commissions (before a alculate what the monthly wage w		2	\$0.00		\$0.00	
3. I	Estimate and list monthly ove	rtime pay.		3.	+ \$0.00		+ \$0.00	
4.	Calculate gross income. Add li	ne 2 + line 3.		4.	\$0.00		\$0.00	

Debtor 1 Michael Case 16-06731 Filed 02/29/16 Entered @2429416 10:55:30 Desc Main Doc 1 Middle Name Documentame Page 54 of 93 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$0.00 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 \$0.00 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8e. \$2,871.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 \$0.00 8g. Pension or retirement income 8g. \$2,272.35 8h. Other monthly income. Specify: 8h. -\$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$5,143.35 \$0.00 \$0.00 \$5,143.35 10.Calculate monthly income. Add line 7 + line 9. \$5,143.35 10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$5,143.35 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

	Case 16-067		2/29/16 Entered 02/2	9/16 10:55:30	Desc Ma	in
Fill in this info	ormation to identify your ca	ase:	U			
Debtor 1	Michael		Jones			
	First Name	Middle Name	Last Name	Object Militaria		
Debtor 2 (Spouse, if fil	Brenda ling) First Name	Middle Name	Jones Last Name	Check if this is:		
				An amended filing	•	
United States	s Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sho	•	•
Case numbe	r		(State)	oxponded de en un	5 Tollowing date	•
(If known)				MM / DD / YYYY		
Official	Form 106J					
schedi	ule J: Your E	xpenses				12/1
nformation.	-		e filing together, both are equally r form. On the top of any additional		-	nber
Part 1: De	scribe Your Housel	nold				
1. Is this a jo						
∏ No. 0	Go to line 2					
	Does Debtor 2 live in a	sanarata hausahald?				
V 103.		separate nousenoia:				
	✓ No					
	Yes. Debtor 2 must f	ile Official Forms 106J-2, Expen	ses for Separate Household of Debtor	· 2.		
2. Do you h	ave dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe with you?	ndent live
•	expenses include	No				
expenses than	or bookie errier					
yourself a	and your \blacksquare	Yes				
depende	nts?					
Part 2: Es	timate Your Ongoin	g Monthly Expenses				
-	s of a date after the banl		you are using this form as a supploplemental Schedule J, check the b	-	-	e
		cash government assistance it on Schedule I: Your Income			١	our expenses
	al or home ownership exfor the ground or lot. 4.	openses for your residence. In	clude first mortgage payments and		4.	\$1,500.00
If not in	cluded in line 4:					
4a. Real	estate taxes				4a	\$0.00
4b. Prop	erty, homeowner's, or rent	er's insurance			4b.	\$0.00
4c. Hom	e maintenance, repair, and	upkeep expenses			4c.	\$250.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Michae Case 16-06731 Doc 1 Debtor 1

Document Page 56 of 93 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$200.00 6a. 6b. Water, sewer, garbage collection \$175.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$300.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$900.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$300.00 9. 10. Personal care products and services \$350.00 10. 11. Medical and dental expenses \$300.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$180.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$517.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00

20e

	Michae Case 16-06731	<u>Doc 1</u>	Filed 02/29/16	<u>Entered</u> 02/29/166/160:55:30	Desc Main	
	First Name	Middle Name	Documetht me	Page 57 of 93		
21. Other.	Specify:			9	21	\$0.00
22. Calcul	ate your monthly expenses.					\$5,122.00
22a. Ad	dd lines 4 through 21.				_	\$0.00
22b. C	opy line 22 (monthly expenses fo	or Debtor 2), if ar	ny, from Official Form 106J	-2	_	\$5,122.00
22c. Ad	dd line 22a and 22b. The result is	your monthly ex	rpenses.		22.	
23.Calcula	ate your monthly net income.					
23a. Co	opy line 12 (your combined mont	thly income) fron	n Schedule I.		23a	\$5,143.35
23b. Co	opy your monthly expenses from	line 22 above.			23b	\$5,122.00
	ubtract your monthly expenses fro		income.			\$21.35
Т	he result is your monthly net inco	ome.			23c	
24. Do yo	u expect an increase or decre	ase in your exp	penses within the year aft	ter you file this form?		
	kample, do you expect to finish pa age payment to increase or dec					
✓ N	0					
Y	es					
	Explain here:					

page 3

Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Desc Main Fill in this information to identify your case: Debtor 1 Michael Jones First Name Middle Name Last Name Debtor 2 Brenda Jones (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Michael Jones ✗ /s/ Brenda Jones Signature of Debtor 1 Signature of Debtor 2 Date 2/29/2016 Date 2/29/2016

MM/DD/YYYY

MM/DD/YYYY

		Case 16-067		Filed	02/29/16	Entered 02	/29/16 10:	55:30	Desc Main
Fill ir	this inform	nation to identify your ca	ase:			J			
Debt	or 1	Michael First Name	Middle	Name	Jones Last Na	ame			
Debt	or 2	Brenda	Middle	INAITIC	Jones	aiiic			
		First Name	Middle	Name	Last Na	ame			
Unite	ed States B	ankruptcy Court for the:	Northern		District of Illin				
Case (If kn	e number own)				(5)	tate)			
Off	icial F	orm 107					<u>_</u> _l		Check if this is a amended filing
		nt of Financ	cial Affairs	s for	Individua	als Filing	for Ban	krupt	Cy 12/1
									ing correct information. If more r (if known). Answer every question
		•		•	•		ui ilaille allu ca	se mumbe	(ii kilowii). Aliswei every questio
Part	1: Give	Details About You	ur Marital Statu	s and \	Where You Liv	ed Before			
1.	What is	your current marital	status?						
	☐ Mar	ried							
		married							
•	Dumin as 4	ha laat 2 waara hawa s	rest livred envesteere	adh au dh	am ushawa wasi liwa	. maur?			
2.	— During t	he last 3 years, have y	ou lived anywnere	otner th	an where you live	now?			
	☐ No			_					
	✓ Yes.	List all of the places yo	u lived in the last 3 ye	ears. Do r	not include where y	ou live now.			
	Deb	tor 1:		Date	s Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
				there	•				there
						✓ Same as	Debtor 1		✓ Same as Debtor 1
	139	14 S Bristlecone Dr				13914 S Brist	lecone Dr		-
		nber Street		- From	1/1/2010	Number Stre			From <u>1/1/2010</u>
				To	7/1/2015				To <u>7/1/2015</u>
	Plair	nfield Illinois	60544			Plainfield	Illinois	60544	
	City	State	Zip Code	_		City	State	Zip Co	
						Same as	Debtor 1		Same as Debtor 1
	Nime	nber Street		— From		Number Ctre	- o t		From
	INUIT	iber Street		To		Number Stre	et		To
				_ 10					
	City	State	Zip Code	_		City	State	Zip Co	
	<u> </u>	Ciaio	2.6 0000			Oity	Otato		200
		last 8 years, did you on clude Arizona, Californ						-	(Community property states and
г	.Z No								
L	✓ No Yes, M	lake sure you fill out Sch	nedule H: Your Code	btors (∩f	ficial Form 106H)				
		30.3 , 30 m							

Debtor 1 Michae Case 16-06731

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 Document
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 Doc 1 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Yes. Fill in the details.				
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31, 2014)	Wages, commissions, bonuses, tips		Wages, commissions, bonuses, tips	
lude income regardless of whether that incor nefit payments; pensions; rental income; inte d you have income that you received together	me is taxable. Examples of othe rest; dividends; money collected r, list it only once under Debtor 1	r income are alimony; child s d from lawsuits; royalties; and	d gambling and lottery winnings	
d you receive any other income during the clude income regardless of whether that income nefit payments; pensions; rental income; intend you have income that you received together teach source and the gross income from each	is year or the two previous came is taxable. Examples of othe rest; dividends; money collected, list it only once under Debtor 1	r income are alimony; child s d from lawsuits; royalties; and	support; Social Security, unemplo d gambling and lottery winnings	
d you receive any other income during the dude income regardless of whether that incomenfit payments; pensions; rental income; inted you have income that you received together teach source and the gross income from ea	is year or the two previous came is taxable. Examples of othe rest; dividends; money collected, list it only once under Debtor 1	r income are alimony; child s d from lawsuits; royalties; and	support; Social Security, unemplo d gambling and lottery winnings	
I you receive any other income during the lude income regardless of whether that income the fit payments; pensions; rental income; intext of you have income that you received together the each source and the gross income from each No	is year or the two previous came is taxable. Examples of othe rest; dividends; money collected, r, list it only once under Debtor 1 ch source separately. Do not inc	r income are alimony; child s d from lawsuits; royalties; and	support; Social Security, unempled gambling and lottery winnings in line 4.	Gross income from each source
I you receive any other income during the lude income regardless of whether that income fift payments; pensions; rental income; intendity ou have income that you received together each source and the gross income from each No Yes. Fill in the details.	is year or the two previous came is taxable. Examples of othe rest; dividends; money collected, r, list it only once under Debtor 1 ch source separately. Do not incomplete to the source of income	Gross income from each source (before deductions and	support; Social Security, unempled gambling and lottery winnings in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions ar
d you receive any other income during the lude income regardless of whether that income fit payments; pensions; rental income; interest you have income that you received together teach source and the gross income from early No Yes. Fill in the details.	is year or the two previous came is taxable. Examples of othe rest; dividends; money collected, r, list it only once under Debtor 1 ch source separately. Do not incomplete to the source of income	Gross income from each source (before deductions and exclusions)	support; Social Security, unempled gambling and lottery winnings in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions ar
d you receive any other income during the dude income regardless of whether that income nefit payments; pensions; rental income; intend you have income that you received together teach source and the gross income from early No. No. Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy:	is year or the two previous came is taxable. Examples of othe rest; dividends; money collected, r, list it only once under Debtor 1 ch source separately. Do not incomplete to the source of income	Gross income from each source (before deductions and exclusions) \$6,163.00	support; Social Security, unempled gambling and lottery winnings in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions ar
d you receive any other income during the lude income regardless of whether that income fit payments; pensions; rental income; intending you have income that you received together teach source and the gross income from early No. Yes. Fill in the details.	is year or the two previous came is taxable. Examples of othe rest; dividends; money collected, r, list it only once under Debtor 1 ch source separately. Do not incomplete to the source of income	Gross income from each source (before deductions and exclusions) \$6,163.00 \$4,741.00	support; Social Security, unempled gambling and lottery winnings in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions ar
d you receive any other income during the lude income regardless of whether that income fift payments; pensions; rental income; interest you have income that you received together the each source and the gross income from each source and the gross income from each source. No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31,	is year or the two previous came is taxable. Examples of othe rest; dividends; money collected, r, list it only once under Debtor 1 ch source separately. Do not incomplete to the source of income	Gross income from each source (before deductions) \$6,163.00 \$4,741.00 \$36,981.00	support; Social Security, unempled gambling and lottery winnings in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions ar

Debtor 1 Michae Case 16-06731 First Name
 Filed 02/29/16
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 Document Tree
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 Doc 1

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6.	Are eitl	her Debt	r Debtor 1's or Debtor 2's debts primarily consumer debts?										
	☐ No				otor 2 has primarily of usehold purpose."	onsumer debts. Cons	sumer debts are defined in 11	U.S.C. § 101(8) as "incurre	d by an individual primarily				
		During	the 90 d	lays before y	ou filed for bankruptcy	did you pay any credito	or a total of \$6,225* or more?						
		□N	o. Go to	line 7.									
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.												
* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.													
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.												
		During	the 90 d	lays before y	ou filed for bankruptcy	, did you pay any credito	or a total of \$600 or more?						
		√ N	o. Go to	line 7.									
					creditor to whom you p	aid a total of \$600 or mo	ore and the total amount you p	paid					
			that	creditor. Do	not include payments	for domestic support of to an attorney for this ba	oligations, such as child supp	oort and					
			alliti	oriy. Also, ac	Thot include payments	to arrattorney for tris ba	апктиртсу саѕе.						
						Dates of payment	Total amount paid	Amount you still owe	Was this payment for				
	C	reditor's	Name				-		Mortgage Car				
	N	lumber	Street						Credit card				
	_								Loan repayment				
	<u></u>	City		State	Zip Code				Suppliers or vendors				
		,		Ciaio	p				Other				
	C	reditor's	Name						Mortgage				
	-		<u> </u>						Car				
	N	lumber	Street						Credit card Loan repayment				
									Suppliers or				
	C	ity		State	Zip Code				vendors				
									Other				
	C	reditor's	Name						Mortgage				
	N	lumber	Street						Car Credit card				
	_								Loan repayment				
	_								Suppliers or				
	С	ity		State	Zip Code				vendors				
									Other				

Michae Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 16-0-55:30 Desc Main Debtor 1 Document Page 62 of 93 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Michae Case 16-06731 Doc 1 Debtor 1 Page 63 of 93 Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

No. Go to line 11					
Yes. Fill in the inf	formation below.				
			Describe the property	Date	Value of the property
Creditor's Name			_		
Creditor's Name	=		Explain what happened		
Number Stree	t				
			Property was repossessed. Property was foreclosed. Property was garnished.		
City	State	Zip Code	Property was attached, seized, or levied.		
			Describe the property	Date	Value of the property
Creditor's Name	е				
			Explain what happened		
Number Stree	t				
			Property was repossessed. Property was foreclosed.		
City	State	Zip Code	Property was garnished. Property was attached, seized, or levied.		

Deb	tor 1			<u>d 02/29/16 Entered 02/29/16 /160:55:</u> cumenter Page 64 of 93	:30 Desc	Main
11.		nin 90 days before you filed for be ounts or refuse to make a paymen		creditor, including a bank or financial institution, set of	ff any amounts fr	om your
		Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account number: XXXX-		
		City State	Zip Code			
12.		iin 1 year before you filed for ban iver, a custodian, or another offic		your property in the possession of an assignee for th	e benefit of credi	tors, a court-appointed
		No Yes				
Part	5:	List Certain Gifts and Cont	tributions			
13.	Wit	thin 2 years before you filed for b	ankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No Yes. Fill in the details for each gift.				
		Gifts with a total value of more to per person		Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift				
		Number Street				
		City State Person's relationship to you	Zip Code			
		ersorrs relationship to you				
		Person to Whom You Gave the Gift				
		Number Street				
		City State	Zip Code			
		Person's relationship to you				

		FIRST Name	Middle Name D	ocument Page 65 of 93		
14.	With	nin 2 years before you f		give any gifts or contributions with a total value of mor	e than \$600 to ar	y charity?
	✓	No Yes. Fill in the details for	each gift or contribution.			
	_	Gifts with a total value per person		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		-		
				-		
		Number Street		_		
Dow	c.	City Sta	ate Zip Code			
Part	With			ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	<u> </u>	No Yes. Fill in the details.				
	_	Describe the property how the loss occurred	-	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
				insurance claims on line 33 of Schedule A/B: Property.		
16.	seek Includ	ing bankruptcy or prep	aring a bankruptcy petition	or anyone else acting on your behalf pay or transfer any p? ? lit counseling agencies for services required in your bankrupto		ie you consulted about
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was Paid 20 South Clark Street 28 Number Street	8th Floor	Semrad Law Firm - \$0.00	2/29/2016	\$0.00
		Obice and III	i- coccc	_		
			nois 60606 ate Zip Code	-		
		Email or website address		- -		
		Person Who Made the P	ayment, if Not You		<u> </u> 	
		Person Who Was Paid		_		
		Number Street		-		
		City Sta	ate Zip Code	-		
		Email or website address	S	-		
		Person Who Made the P	ayment, if Not You			

Debtor 1 Michae Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 ALO: 55:30 Desc Main

Deb	tor 1	Michae Case 16-06731 First Name	Doc 1 Filed Middle Name Do	d 02/29/16 cumethit ^{me}	Entered @2/29 Page 66 of 93	/16 / 1 0:55:	30 Desc	Main	
17.	you	nin 1 year before you filed for ba deal with your creditors or to ma not include any payment or transfer t	ake payments to you	creditors?	ng on your behalf pay o	r transfer any p	property to anyor	e who p	romised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property t	transferred	Date payment or transfer was made	Amour	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for b nary course of your business or ide both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as security						
				Description and property transfe			property or paymets bts paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for ese are often called asset-protection		ransfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a b	eneficiary?
	✓	No Yes. Fill in the details.							
				Description an	d value of the property	transferred			Date transfer was made
		Name of trust							

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Middle Name Documentation Page 67 of 93 Debtor 1 Michae Case 16-06731 First Name

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CII C	List Certain Financial Accounts, instruments, Sale Deposit Boxes, and Storage Units									
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.									
		No Yes. Fill in the details	S.							
					Last numb	4 digits of accor per		e of account or trument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Pa	aid		— xxxx	(-		Checking Savings		
		Number Street			<u> </u>			Money market Brokerage Other		
		City	State	Zip Code						
		Person Who Was Pa	aid		XXXX	(-		Checking Savings		
		Number Street						Money market Brokerage		
		City	State	Zip Code			Ш	Other		
21.		ou now have, or dic	d you have wi	-	ore you file	ed for bankruptc	y, any safe de	posit box or other dep	ository for securities,	cash, or other
		ables? No								
		Yes. Fill in the details	S.		Who else	e had access to	t?	Describe the cor	ntents	Do you still have it?
		Name of Financial Ir	nstitution		Name					□ No
		Number Street			Number	Street				Yes
		City	State	Zip Code	City	State	Zip Code	-		
22.	Have				other than	your home with	nin 1 year befo	ore you filed for bankru	uptcy?	
		No Yes. Fill in the details	S.							
					Who else	e had access to	t?	Describe the cor	ntents	Do you still have it?
		Name of Storage Fa	acility		Name					☐ No ☐ Yes
		Number Street			Number	Street				
					City	State	Zip Code	1		
		City	State	Zip Code						

Deb	tor 1	Michae Case 16-06731 Doc 1 First Name Middle Name	Filed 02/2 Docume		ntered	9/1.6 /1.0.5 5: <u>30 Desc Mair</u>	1
Part	9:	Identify Property You Hold or Control	l for Some	ne Else			
23.	_	you hold or control any property that someone No Yes. Fill in the details.	e else owns? I	nclude any pro	perty you borro	wed from, are storing for, or hold in true	st for someone.
	Ц	tes. Fill In the details.	Where is th	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code	=				
Par	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material ir cluding statutes or regulations controlling the clear	nto the air, land	, soil, surface wa	iter, groundwater,	•	
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispos		vironmental law,	whether you now	own, operate, or utilize it	
		lazardous material means anything an environment axic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rep		I notices, releases, and proceedings that you know			occurred.		
24	Hae	any governmental unit notified you that you n	nav ha liahla c	or notentially lis	able under or in	violation of an environmental law?	
	✓	No	nay be nable e	r potentially lie	able diluci of in	violation of an environmental law.	
		Yes. Fill in the details.					
			Governmer	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	lease of hazar	dous material	?		
		No Yes. Fill in the details.					
	Ц	res. I ill ill the details.	Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debte	or 1	MichaeCase 16-06732 First Name	1 Doc 1 F Middle Name	<u>Filed 02/29/16 E</u> Document Pa	<u>Intered</u>	h16/160i55: <u>30</u>	Desc Main
26.	Hav	e you been a party in any jud	icial or administrat	ive proceeding under any	environmental law	? Include settlements a	and orders.
	<u> </u>	No					
		Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court or agency		Nature of the case	case
		Case title					Pending
				Court Name			On appeal
				Number Street			Concluded
		Case number		City State	Zip Code		_
Part '	11:	Give Details About You	r Business or	Connections to Any	Business		
						ng connections to any	husiness?
27.	VVILI	hin 4 years before you filed fo			•		business?
				rofession, or other activity, e or limited liability partnership	•	time	
		A partner in a partnership			` '		
		An officer, director, or man An owner of at least 5% of					
		_		securities of a corporation			
	H	No. None of the above applies. Yes. Check all that apply above		below for each business.			
				Describe the nature	e of the business		ntification number Do not
						EIN:	I Security number or ITIN.
		Business Name				LIIV.	
		Number Street	Street		Name of accountant or bookkeeper		ss existed
		City State	Zip Code	——	-		То
		City State	Zip Code			From	
				Describe the nature	e of the business		ntification number Do not I Security number or ITIN.
		Business Name				EIN:	
						Data a harata a	data I
		Number Street		Name of accountar	nt or bookkeeper	Dates busines	ss existed
		City State	Zip Code			From	To
				Describe the nature	e of the business		ntification number Do not
							I Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of account		Dates busines	ss existed
		-		Name of accountar	ιτ or bookkeeper	Erom	To
		City State	Zip Code			riom	To

Debtor		<u>d 02/29/16 Entered </u> 02/29/166 /16ଡ/55: <u>30 Desc Main</u> ocumetht Page 70 of 93
		give a financial statement to anyone about your business? Include all financial institutions,
<u>·</u>	No Yes. Fill in the details below.	
_	_	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 12	2: Sign Below	
and	nd correct. I understand that making a false statement, ankruptcy case can result in fines up to \$250,000, or imp	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a risonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Michael Jones	/s/ Brenda Jones
	Signature of Debtor 1	Signature of Debtor 2
		·
	Date 2/29/2016	Date 2/29/2016
Dic		Date 2/29/2016 nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Dio		
Did	d you attach additional pages to Your Statement of Fin	
✓	d you attach additional pages to Your Statement of Fin	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
✓	d you attach additional pages to Your Statement of Fin No Yes	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
✓	d you attach additional pages to Your Statement of Fin No Yes d you pay or agree to pay someone who is not an attorn	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ creditors hav ■ you have leas You must file thi whichever is ear If two married pe		ur property, or and the lease has n vithin 30 days after ktends the time for r in a joint case, bo	ot expired. you file your bankrup cause. You must also	send copies to the	the date set for the meeting creditors and lessors you go correct information.	•
	nt of Intenti			ng Under	Chapter 7	12/15
Official F	orm 108					Check if this is an amended filing
Case number (If known)						_
	and aproy Countries and			State)		
United States Ba	inkruptcy Court for the:	Northern	District of II	linois		
(Spouse, if filing)	First Name	Middle N	ame Last N	lame		
Debtor 2	Brenda		Jones			
Debtor 1	Michael First Name	Middle N	Jones ame Last N			
Fill in this information	ation to identify your case	9:		<u> </u>		
	Case 16-0673	1 Doc 1 F	Filed 02/29/16	Entered 02	<u>/2</u> 9/16 10:55:30	Desc Main

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: TOYOTA MOTOR CREDIT CO Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 060 Automobile Retain the property and [explain]: Lease Surrender the property. ✓ No. Creditor's name: SPRINGLEAF FINANCIAL S Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Saturn, Vue | Value: \$1,500.00 Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Debtor	Case 16-06731 First Name	Doc 1	LIACUMANT	Entered 02 Page 72 of	2/29/16 10:55:30 63 number (if jown)	Desc Main		
Part 2:	List Your Unexpired Pers	onal Propert	ty Leases					
informa	For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).							
Des	scribe your unexpired personal p	property leases			Will the lea	ase be assumed?		
Les	sor's name: TOYOTA MOTOR (CREDIT			☐ No ✓ Yes			
	scription of leased perty: Auto Lease							
Les	sor's name:				No Yes			

☐ No

Yes

☐ No

☐ Yes

No

Yes

No

Yes

☐ No

Yes

Description of leased

property:

property:

property:

property:

property:

property:

Lessor's name:

Lessor's name:

Lessor's name:

Lessor's name:

Lessor's name:

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ı re	Michael Jones ; Brenda Jones	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR	DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F year before the filing of the petition in bankruptcy, in connection w ith the bankruptcy case is as follows:	16(b), I certify that I am the attorney for the abovenamed debtor(s) and greed to be paid to me, for services rendered or to be rendered on be	that compensation paid to me within one chalf of the debtor(s) in contemplation of or
	For legal services, I have agreed to accept		\$1,250.00
	Prior to the filing of this statement I have received		\$0.00
	Balance Due		\$1,250.00
2.	The source of the compensation paid to me was: Debtor	Other (specify)	
3.	The source of the compensation paid to me is: Debtor	Other (specify)	
4.	I have not agreed to share the above-disclos members and associates of my law firm.	compensation with any other person unless they are	
	I have agreed to share the above-disclosed members or associates of my law firm. A cop the people sharing in the compensation, is a	pensation with a other person or persons who are not f the agreement, together with a list of the names of hed.	
5.		o render legal service for all aspects of the bankruptcy case, including and rendering advice to the debtor in determining whether to file a peti	
	b. Preparation and filing of any petition, sch	ales, statements of affairs and plan which may be required;	
	c. Representation of the debtor at the mee	of creditors and confirmation hearing, and any adjourned hearings the	nereof;
6.	By agreement with the debtor(s), the above-discle	d fee does not include the following services:	
		CERTIFICATION	
	certify that the foregoing is a complete statement ceedings.	y agreement or arrangement for payment to me for representation of	the debtor(s) in this bankruptcy
	2/29/2016	/s/ Brent Ingram	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
<u> </u>	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Desc Main UNITED STATES BANKBUPTCY GOURT Northern District of Illinois

in re:	Jones , Michael ; Jones , Brenda	Case No.	Case No.			
	Debtor(s)					
		Chapter.	Chapter7			
	VERIFICATION OF CREDITOR MATRIX					
	The above named Debtors hereby verify that	t the attached list of creditors is true a	and correct to the best of their knowledge			
Date:	2/29/2016	/s/ Jones , Michael				
		Jones , Michael Signature of Debto	-			
		/s/ Jones , Brenda Jones , Brenda				
		Signature of Joint L	Debtor			

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TOYOTA MOTOR CREDIT CO 19001 S WESTERN AVE TORRANCE , CA 90501

SPRINGLEAF FINANCIAL S 3632 W 95th St Attn: Bankruptcy Dept. Evergreen park , IL 60805

SYNCB/WALMART PO BOX 981400 EL PASO , TX 79998

SYNCB/WALMAR PO BOX 965024 EL PASO , TX 79998

COMENITY CAPITAL/HSN 995 W 122ND AVE WESTMINSTER, CO 80234

CCB/HSN PO BOX 182120 COLUMBUS , OH 43218

IL DEPT OF HEALTHCARE 100 S GRAND AV EAST Springfield , IL 62705

CAPITAL ONE BANK USA N PO BOX 85520 RICHMOND , VA 23285

Capital One Po Box 30281 Salt Lake City , UT 84130

THD/CBNA PO Box 6497 Sioux Falls , SD 57117

CBNA PO Box 6497 Sioux Falls , SD 57117

VERIZON WIRELESS PO BOX 4002 Acworth , GA 30101

CB/ANNTYLR P.O. Box 1304 New Haven , CT 06505

COMENITY BANK/ANNTYLR PO BOX 182273 COLUMBUS , OH 43218

BK OF AMER P.O. Box 15026 Wilmington , DE 19801 Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Desc Main Page 80 of 93 Document

P.O. Box 15026 Wilmington, DE 19801

COMENITY BANK/LNBRYANT 4590 E BROAD ST COLUMBUS, OH 43213

CB/LNBRYNT Post Office Box 659562 San Antonio, TX 78265

SYNCB/QVC 950 Forrer Blvd Dayton, OH 45420

SYNCB/QVC 950 Forrer Blvd Dayton, OH 45420

CITI PO BOX 6241 SIOUX FALLS, SD 57117

PO BOX 6241 SIOUX FALLS, SD 57117

SYNCB/TJX PO BOX 965015 ORLANDO, FL 32896

SYNCB/TJX COS PO BOX 965005 ORLANDO, FL 32896

SYNCB/ASHLEY HOMESTORE 950 FORRER BLVD KETTERING, OH 45420

SYNCB/ASHHOM 19800 South La Grange Road Mokena, IL 60448

SYNCB/HH GREGG PO BOX 965036 ORLANDO, FL 32896

SYNCB/HHGREG C/O PO BOX 965036 ORLANDO, FL 32896

SYNCB/AMAZON PO BOX 965015 ORLANDO, FL 32896

SYNCB/AMAZON PO BOX 965015 ORLANDO , FL 32896 Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Desc Main KOHLS/CAPONE PO Box 3004 Page 81 of 93

KOHLS/CAPONE PO Box 3004 Milwaukee , WI 53201

Milwaukee, WI 53201

SYNCB/OLDNAV P.O. BOX 29116 SHAWNEE MISSIO , KS 66201

SYNCB/OLD NAVY PO BOX 965005 ORLANDO, FL 32896

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL 32256

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606

NW COLLECTOR 3601 ALGONQUIN RD SUITE 232 ROLLING MEADOW, IL 60008

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606

CHASE CARD PO BOX 15298 WILMINGTON , DE 19850

CHASE PO Box 15298 Wilmington , DE 19850

NW COLLECTOR 3601 ALGONQUIN RD SUITE 232 ROLLING MEADOW , IL 60008

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606

CREDITORS COLLECTION B 755 ALMAR PKWY BOURBONNAIS , IL 60914

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON , WI 53716 Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Desc Main MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 Page 82 of 93

CREDITORS COLLECTION B 755 ALMAR PKWY BOURBONNAIS, IL 60914

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622

CB/AVENUE 245 OLD COUNTRY RD MELVILLE , NY 11747

CB/WMNWTHN PO BOX 182789 COLUMBUS , OH 43218

CB/CATHRNS 1103 allen dr Milford , OH 45150

CB/ASTEWRT 220 W SCHROCK RD COLUMBUS , OH 43081

Capital One Po Box 30281 Salt Lake City , UT 84130

SYNCB/EVINE 6740 Shady Oak Rd Eden Prairie , MN 55344

FURNITUREBAR CSCL DISPUTE TEAM PO BOX 14517 DES MOINES, IA 50306

COMENITY BANK/PIER 1 4590 E BROAD ST COLUMBUS, OH 43213

Great American Finance 20 N Wacker Dr, Ste 2275 Chicago , IL 60606 731 Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Desc Main

SVC
Document Page 83 of 93

Case 16-06731 MONTEREY FINANCIAL SVC 4095 AVENIDA DE LA PLATA OCEANSIDE, CA 92056

CAP ONE 26525 N RIVERWOODS BLVD METTAWA , IL 60045

GM Financial PO 183834 Arlington, TX 76096

LANE BRYANT RETAIL/SOA 3344 Morse Crossing Columbus , OH 43219

JARED-GALLERIA OF JWLR PO Box 3680 Akron , OH 44309

WFFNATBANK 5772 Buford Hwy Ne Doraville, GA 30340

SPRINGLEAF FINANCIAL S 3632 W 95th St Attn: Bankruptcy Dept. Evergreen park , IL 60805

SYNCB/SAMS CLUB 4125 WINDWARD PLAZA ALPHARETTA , GA 30005

Nuvell P.O. Box 9001951 Louisville, KY 40290

SYNCB/HOME DESIGN NAHF 950 FORRER BLVD KETTERING , OH 45420

JARED 375 Ghent Road Akron, OH 44333

COMENITY BANK/AVENUE PO BOX 2974 Mission , KS 66201

COMENITY BANK/CATHRINS PO Box 659728 San Antonio , TX 78265

SYNCB/JCP PO BOX 965007 ORLANDO , FL 32896

Santander Consumer USA PO Box 961245 Fort Worth , TX 76161 Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Desc Main SYNCB/EVINE 6740 Shady Oak Rd Page 84 of 93

TOYOTA MOTOR CREDIT CO 19001 S WESTERN AVE TORRANCE , CA 90501

Eden Prairie, MN 55344

TOYOTA MOTOR CREDIT CO 19001 S WESTERN AVE TORRANCE , CA 90501

COMENITY BANK/WOMNWTHN 4590 E BROAD ST COLUMBUS , OH 43213

SYNCB/JCP PO BOX 965007 ORLANDO , FL 32896

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1250 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: By

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Bud Muchael 3	/
Client Mundy Our Client 1 5	Ozn
Attorney	

Debtor 1 Michaelse 16-06			55;30 Desc Main			
		hat Name Page 87 of 93				
16. What kind of debts do you have?	as "incurred by an individual primarily for a personal family, as beyonded assessed "					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be availa No. Yes.	r 7. Go to line 18. Do you estimate that after any exempt property lible to distribute to unsecured creditors?	is excluded and administrative expenses are			
18. How many creditors do you estimate that you owe?	☐ 1-49 ☑ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
For you	and correct. If I have chosen to file under Chor 13 of title 11, United States Corrected under Chapter 7. If no attorney represents me an fill out this document, I have obtoured in accordance with understand making a false state connection with a bankruptcy carboth. 18 U.S.C. §§ 152, 1341 ** /s/ Michael Jones Signature of Debtor 1 Executed on	hapter 7, I am aware that I may proceed to the relief available and I did not pay or agree to pay some tained and read the notice required by the chapter of title 11, United Statement, concealing property, or obtains can result in fines up to \$250,000, 1519, and 3571.	tes Code, specified in this petition. ining money or property by fraud in 0, or imprisonment for up to 20 years, and Jones of Debtor 2 and on			
	MM / DD /	YYYY	MM / DD / YYYY			

Debtor 1 Microse 16-06731 Doc 1 Filed 02/29/AL6 Entered 02/29/AL6040:55;30 Desc Main

| Microse 16-06731 Doc 1 Filed 02/29/AL6 Entered 02/29/AL6040:55;30 Desc Main
| Docume 18th Name Page 88 of 93

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brent Ingram		_ Date	2/29/2016	
Signature of Attorney for I	Debtor		MM / DD / YYYY	
Brent Ingram				
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
City	State		Zip Code	
Contact phone		E	mail address	

Appear of the Part	Case 16-06731 nation to identify your case	Doc 1 Filed 02/	29/16 Entered (02/29/16 10:55:30	Desc Main
Debtor 1	Michael		Jones		
200.01	First Name	Middle Name	Last Name		
Debtor 2	Brenda		Jones		
(Spouse, if filing	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Oldio)		
Official F	orm 106De	C			Check if this is a amended filing
		_ n Individual De	btor's Sched	ules	12/1
1519, and 3571. Part 1: Sign		ankrupicy case can result i	n lines up to \$250,000, or	imprisonment for up to 20 ye	ears, or both. 18 U.S.C. §§ 152, 1341,
		one who is NOT an attorney	to help you fill out bankr	intov forme?	
-	y or agree to pay come	one who is not an attendity	to help you mi out bankit	ipicy forms:	
✓ No					
Yes, N	ame of person		Attach Bankruptcy F Signature (Official F	Petition Preparer's Notice, Decl Form 119).	aration, and
Under pena	alty of perjury, I declare re true and correct.	that I have read the summa	ry and schedules filed wit	h this declaration and	
/s/ Michael Signature of	Jones Mur	had for	★ /s/ Bren Signature	nda Jones Blue e of Debtor 2	ugu Jones
Date <u>2/29/2</u>	016 DD/YYYY		Date 2/2	29/2016 M/DD/YYYY	

Debtor 1	Mich@ase 16-06731 Doc 1 Filed (First Name Doc 1	02/29/136 Entered ume nt Name Page 90		sc Main				
	thin 2 years before you filed for bankruptcy, did you g ditors, or other parties.	ive a financial statement to a	nyone about your business? Include	e all financial institutions,				
✓	No Yes. Fill in the details below.							
		Date issued		¥				
	Name	MM/DD/YYYY						
	Name	WWW.DDFTTTT						
	Number Street	•						
	City State Zip Code	•						
	•							
Part 12:	Part 12: Sign Below							
and	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
	/s/ Michael Jones Signature of Debtor 1	1 January X	/s/ Brenda Jones Hum Signature of Debtor 2	In Jones				
	Date 2/29/2016		Date 2/29/2016					
Did	ou attach additional pages to Your Statement of Fina	ancial Affairs for Individuals	Filing for Bankruptcy (Official Form	107)?				
	No Yes							
Did y	ou pay or agree to pay someone who is not an attorn	ey to help you fill out bankru	ptcy forms?					
V	No							
	Yes. Name of person		Attach the Bankruptcy Petition Prep Declaration, and Signature (Official					

Debtor I	Case 16-06731	Doc 1	Filed 02/29/16	Entered 02/29/16 10: Page 91 of 93 ne	55:30	Desc Main
	First Name	Middle N	ame Last Nai	ne Page 91 Or 93		
	ist Your Unexpired Pers					- We have the second
information	nexpired personal property le on below. Do not list real esta d personal property lease if th	te leases. Un	expired leases are leases		Leases (C eriod has	official Form 106G), fill in the not yet ended. You may assume an
Desci	ribe your unexpired personal	property leas	ses		Will the le	ease be assumed?
Lesso	or's name: TOYOTA MOTOR	CREDIT			☐ No ✓ Yes	
	ription of leased					
prope	erty: Auto Lease					
Lesso	or's name:				No Yes	v
Descr	ription of leased rty:					
Lesso	or's name:				No Yes	
Descr proper	ription of leased rty:					
Lesso	or's name:				No Yes	
Descr proper	ription of leased rty:					
Lesso	or's name:				No Yes	
Descr proper	ription of leased rty:					
Lesso	or's name:				No Yes	
Descr proper	ription of leased rty:		2			
Lesso	r's name:				No Yes	
Descri proper	iption of leased rty:					
Part 3: S	ign Below					
Under that is	penalty of perjury, I declare the	at I have ind	licated my intention abou	t any property of my estate that se	ecures a d	ebt and any personal property
	Michael Jones Much	ral	1	X /s/ Brenda Jones Signature of Debtor 1	ma	e Jones
	2/29/2016 MM/DD/YYYY			Date <u>2/29/2016</u> MM/DD/YYYY		

Case 16-06731 Doc 1 Filed 02/29/16 Entered 02/29/16 10:55:30 Desc Main UNITED STATES BANKE UP 6/03/0URT Northern District of Illinois

In re:	Jones , Michael ; Jones , Brenda	Case No			
8,===	Debtor(s)	Oddo No.			
		Chapter. Chapter7			
	VERIFICATION OF CREDITOR MATRIX				
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best					
Date:	2/29/2016	/s/ Jones , Michael Jones , Michael Signature of Debtor			
		Jones , Brenda Jones , Brenda Signature of Joint Debtor	_		

Debtor 1 Michaelase 16-06731 Doc 1		ntered 02/29/11-6-110:d	55:3 <u>0 Desc Mair</u>	1				
First Name Middle Name	Documenti Pa	nge 93 of 93 Column A Debtor 1	Column B Debtor 2 or					
Unemployment compensation Do not enter the amount if you contend that the amount	received was a benefit under the	\$ <u>0.00</u>	non-filing spouse \$0.00					
Social Security Act. Instead, list it here:	↓							
For you	\$0.00							
For your spouse	\$0.00		and the second					
Pension or retirement income. Do not include any an benefit under the Social Security Act.	nount received that was a	\$ <u>2,272.35</u>	\$0.00					
10.Income from all other sources not listed above.S Do not include any benefits received under the Social S received as a victim of a war crime, a crime against hur domestic terrorism. If necessary, list other sources on a total below.	ecurity Act or payments manity, or international or							
X-2								
Total amounts from separate pages, if any.		+\$0.00	+\$0.00					
, , , ,				=				
11. Calculate your total current monthly income. Add column. Then add the total for Column A to the total for	lines 2 through 10 for each	\$ <u>2,272.35</u>	+ \$0.00	\$2,272.35				
Column. Then add the total for Column A to the total in	or Column B.		L	Total current				
				monthly income				
Part 2: Determine Whether the Means Test A	Applies to You			· ·				
12. Calculate your current monthly income for the year				and the same of th				
12a. Copy your total current monthly income from line 1	i.	Co	py line 11 here →	\$2,272.35				
Multiply by 12 (the number of months in a year).				X 12				
12b. The result is your annual income for this part of the	form		12b.	\$27,268.20				
The result is your armadi meeting for the part of the	, 101111.		120.	\$21,200.20				
13 Calculate the median family income that applies to	you. Follow these steps:							
	Illinois							
Fill in the state in which you live.								
Fill in the number of people in your household.	2							
Fill in the median family income for your state and size of household.								
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.								
14. How do the lines compare?								
14a. Line 12b is less than or equal to line 13. On the Go to Part 3.	e top of page 1, check box 1, T	here is no presumption of abuse.						
14b. Line 12b is more than line 13. On the top of page Go to Part 3 and fill out Form 122A-2.	ge 1, check box 2, The presum	ption of abuse is determined by F	orm 122A-2.					
Part 3: Sign Below	The state of the s							
By signing here, I declare under penalty of perjury that	the information on this stateme	ent and in any attachments is true	and correct.					
X /s/ Michael Jones 700		/s/ Brenda Jones	(100 () 100)	()				
Signature of Debtor 1	- Lon	Signature of Debtor 2	NO THE SOL	C.				
Date 2/29/2016		Date 2/29/2016						
MM/DD/YYYY		MM/DD/YYYY						
If you checked line 14a, do NOT fill out or file Form 1 If you checked line 14b, fill out Form 122A-2 and file								